IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)	Confirmation No. 2506
Ho Chung Nicholas FUNG et al.)	Group Art Unit: 3622
Application No. 10/566,174)	Examiner: Nathan C. Uber
Filed: September 12, 2006)	
For: Transaction Method And System)	Date: September 2, 2009
)	

RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop: <u>AMENDMENT</u> Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Sir:

In response to the Office Action dated June 3, 2009, Applicants respectfully request reconsideration and allowance of the above-referenced application in view of the amendments and remarks set forth below.